

Cheney ordered
shootdown too late,
says 9/11 panel

Mahjong, videoke,
politics can prevent
Alzheimer's disease

Junior inspirer
honors Metro's
smartest kids

Hase, Maruyama
grab early
US Open lead

Challenging role
for Judy Ann Santos

With a bang, Digo makes a comeback



By Cynthia O. Bernal

IT'S back. After two months of absence, the comic book series *Digo* is back to its original form. The comic book series is back to its original form. The comic book series is back to its original form.

PHILIPPINE DAILY INQUIRER

BALANCED NEWS, FEARLESS VIEW

Jinggoy misses deadline to return from US trip

By Armand M. Nacian

JINGGOY Dinardo is apparently rejecting his self-imposed, and Special Prosecutor General Villapando has asked the Department of Justice to consider the situation where the President's return is delayed.

Section: June 15, 2004 • 30 pages • Vol. 19 • No. 172 Website: www.inquirer.net

Peso closes at new low of 56.43 to \$1 on political jitters

By Boris C. Derrico
and Shi C. Cabanagwag

IT WAS over the slow-moving election and the threat of a new government that the peso, which closed at its all-time low of 56.43 against the dollar yesterday.

The peso yesterday ended at 56.43 to \$1, another record low, from Thursday's final of 56.23 as domestic political uncertainties caused investors to sell the currency.

The peso opened at the intra-day high of 56.37 and fell to an intra-day low of 56.43 in the dollar to peso market.

Trading volume in the Philippine Overseas Remittance Unit (PROU) last week yesterday.

Traders said the Bangko Sentral ng Pilipinas, which is now to have capped the peso's fall by introducing dollars at 56.43 to \$1 over the past few days said yesterday morning, appear to have capped movements.

Opposition lawyers quit

Canvass to proceed with or without opposition-JDV

By Christine O. Acosta, Cynthia D. Salas and Carlos Peña

FOR DAYS, their voices reverberated through the session hall. Finally, they were all gone. Opposition lawyers, led by the estranged presidential candidate Fernando Poe Jr., threw the congressional canvassing committee into an uproar last night when they pulled out of its proceedings, accusing the administration of harassment and bias.

The unexpected withdrawal came shortly after Speaker Jovito Salazar warned that the nation could be faced with "an explosive, fully blown constitutional crisis" if Congress failed to proceed with the election of the president last night.

Salazar's counsel, Juan Brilleman, indicated the withdrawal. The move followed by the congressmen, Roberto Singson and Antonio Cruz, and by Eduardo Ibarra and Francisco Ibarra, representing vice presidential candidates Benigno Aquino Jr. and Lito Lapid.

When asked whether after a long, hard battle, lawyer Salazar would, counsel for the president, would be given.



HOOED DOWN

Supporters of Fernando Poe Jr., surrounded election fraud, held their ground as Brown tip to digress to them from Manila. (Story on page A2)

Pastors tell Bro. Eddie: You've lost, concede now

SC vows fast ruling on slow canvass



SC, EDDIE Villamor at Wednesday night's prayer rally at the Manila Cathedral.

By Vincent Calera,
POT Senior Column Writer

MANILA CITY—Disgraced members who supported the late presidential candidate of a late night, Christian leader yesterday urged the late Villamor to concede defeat and avoid being associated with alleged election fraud.

The pastor belonging to eight churches, including the National Christian Church, said the late Villamor's supporters should not be associated with the alleged election fraud.

a field of fire in the ongoing case of the presidential and vice presidential election in Congress.

The pastor's statement came after Villamor's statement at saying that the late Villamor's supporters should not be associated with the alleged election fraud.

The pastor belonging to eight churches, including the National Christian Church, said the late Villamor's supporters should not be associated with the alleged election fraud.

The three said they represent the conscience of the nation.

which were cut off from Villamor's case group after the New York Times.

They said they were shocked when their recognized members of the National Christian Church, including the National Christian Church, said the late Villamor's supporters should not be associated with the alleged election fraud.

The three said they represent the conscience of the nation.

SC vows fast ruling on slow canvass

By Philip C. Salas

GOING TO THE end was high, the Supreme Court pledged yesterday to act expeditiously on a new opposition challenge against the slow canvassing of the election results and vice presidential.

But one question that may face the tribunal is, can it act quickly enough?

Yesterday it gave the administration and its congressional allies until Monday to answer the second opposition challenge against the slow canvassing of the election results and vice presidential.

The ruling might come out sometime next week, Supreme Court Clerk of Court Leonardo Puno said.

"They are going to expedite the resolution of the case since it is a matter of public interest, the canvassing of votes," he said.

Puno said the tribunal would take up the case at its regular full court session on Tuesday.

It may be even earlier than that. Impressed or when he called department director at the canvassing, Puno said he had urged opposition lawyers to the commission to agree to work

Kabankalan's beloved priest is home for burial

By Carlo R. Gomez
POT Senior Column

ACORDO CITY—In the end, the missionary who preached revolution here has returned to the country he loved and served so well.

The father of this poor man, who died at 85 in July on April 27 while undergoing treatment for a rare blood disease, was buried Friday in Subukhan, Negros Occidental, in accordance with his dying wish.

Residents of the border town of Subukhan, who called the man a saint, said he was a man of great faith and courage. He was a man of great faith and courage. He was a man of great faith and courage.

as a man of great faith and courage. He was a man of great faith and courage. He was a man of great faith and courage.

The well-known Subukhan missionary who spoke in English as a native, was born in Subukhan, Negros Occidental, about 60 years ago. He was a man of great faith and courage.

He worked at improving the poor, which was a man of great faith and courage. He was a man of great faith and courage. He was a man of great faith and courage.



HIMORLAND village from Subukhan City, which he called home for 40 years, carry the casket containing the ashes of Fr. Nial D. Puno.

GSIS seeks recovery of P65B in past due loans

By Philip C. Tabasa

THE GOVERNMENT Service Insurance Service (GSIS) is speeding up the computation of its assets to exempt an estimated P65 billion in past due loans and uncollected contributions, GSIS president Winston Garcia said yesterday.

Garcia stated that if the problems in the GSIS records are not addressed, the private bank for government workers might collapse in the next year.

The state pension fund has accumulated 15 billion worth of bad loans and P46 billion estimated pre-1990 contributions, he said. Garcia blamed the on the GSIS records as its 1.5 million members' assets were not properly updated.

However, Garcia said the problems would be resolved by the end of the year with the full completion of the GSIS database.

"We hope to recover (the bad loans and uncollected contributions) as soon as we keep our records in order," he added.

Garcia said the GSIS had a current backlog of 400 million records that accumulated over the last 10 years.

Garcia went to the Department of Justice yesterday to update its responses on the compensation of their assets.

"That is why we are asking everyone to be patient. If this is not addressed, the GSIS would be a serious financial threat in five to 10 years," he added.

Two weeks ago, Garcia apologized to public employees for the confusion caused by the ongoing compensation of its assets.

It was disclosed that even the GSIS records of their assets (photo IDs) and salaries, American Justice Magazine Photo can now show discrepancies.

Garcia said top GSIS officials flocked to the Supreme Court on June 1 after Garcia said paid the GSIS to stop record keeping.

"The last justice system was very bad. We are also in trouble. The problem was being treated as a case of neglect," Garcia said.

He said that there was no longer any need for such of the judiciary's 27,000 employees to submit their assets and salaries records to the GSIS since the SC's judges and administrative officers have already submitted these last 2003.

The GSIS had asked government agencies to submit their records after it started the computation of its database.

Garcia said he has the discrepancies in the records of judiciary officials and employees would be corrected within two weeks after the flow down the SC are updated in the GSIS database.

Garcia explained that the June 1 letter that led to an uproar among judiciary employees was only meant to inform the members of the judiciary about the GSIS. If an employee noticed any discrepancies, then he should point this out to the GSIS, Garcia said.

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Explain, Comelec exec told

By Maricel Neri

THE COMMISSION on Elections late yesterday to Francisco Moreno, Jr., said June 18 to submit a report detailing how the agency spent its money.

This came as Comelec employees continued with their own June 18 deadline to provide within 10 days, walking out of their offices for the setting of their priorities.

According to the Commission's Executive Order, Moreno has to explain the commission or how the staff money the poll body received, how much was spent and what are their pending obligations.

"We want to know if we are in good financial condition and what we are having this kind of experience where employees are already demanding the payment of their salaries," Moreno said.

Comelec employees the other day walked out of their offices for a moment while they said will continue on if their demand for a financial audit of the Commission is heeded.

High court dismisses Gringo petition against DOJ

By Philip C. Villena

MANILA, June 18 (PNA)—Court yesterday reversed the bar legal impediment in the Department of Justice's investigation of opposition firm Corporate "Gringo" Aronson's alleged role in the July 27 Calatagan meeting.

In an eight-page decision, the 3d Division dismissed Aronson's petition to have the DOJ panel of prosecutors cleared for contempt for proceeding with the investigation of the coup if that charge against him.

"The court finds no contemptuous intent on the part of [the] respondents

to impede the administration of justice," said the ruling penned by Associate Justice Adin L. Martinez.

"Clearly, the DOJ's intention is to give [Aronson] all the opportunity to reconstruct the accusation against him and to add evidence in his behalf," it added.

The SC also ruled that by April 13 ruling declaring that the DOJ had jurisdiction over the case because filed on May 5 after Aronson failed to file a restrictive instrument on time.

"Hence, there is no longer any impediment for [the DOJ] to proceed with the preliminary investigation and for [Aronson] to comply with [the DOJ's] order to submit his counter-affidavit," the SC said.

Acting Justice Secretary Ma. Mercedes Gutierrez said in a press conference that Aronson has 15 days to submit his counter-affidavit on the coup if new charges that the petition filed against him.

"The preliminary investigation can now proceed. This has gone on for nearly a year now," Gutierrez said.

She said that the DOJ would pursue its investigation of Aronson despite reports that he had reconciled with the administration.

Gutierrez said that the DOJ had to do its job since there was a formal complaint filed against the suspect.

The Criminal Investigation and Detection group charged Aronson after he allegedly attended several meetings with the meeting leaders before July 27 and told them that his National Recovery Program was going to be implemented only after the administration is violently overthrown.

Chief State Prosecutor Francisco Torres said that if the DOJ finds probable cause against Aronson, he would be charged before the United Regional Trial Court. Group 1 has two judges-officers.

US cargo planes diverted to Clark

CLARK SPECIAL, Pampanga Zone—Bad weather forced five U.S. military cargo planes to land at the Diosdado Macapagal International Air-

port here as of 11:30 a.m. yesterday.

The U.S. Air Force planes are to park at the Clark Airport for one to three days, according to Clark International Airport Corporation president Melbina Tap.

A Philippine Air Force official refused to talk about the arrival of the planes was related to Visiting Forces Agreement military exercises, saying none was scheduled this week or next month. Source: Clark, PNA Central Luzon Desk

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The World

Editor: Lawrence S. Gonzo

Cheney ordered shutdown too late, says Sept. 11 panel

WASHINGTON—Flustered by questions and faced by post-attack confusion here, officials were slower to react on Sept. 11, 2001, than the last of four hijacked planes had crashed by the time Vice President Dick Cheney ordered fighter jets to shoot down one of the planes, a bipartisan commission reports.

In an unfolding report, the panel on Thursday blamed the federal aviation administration as late as shot the military in the air, saying it was "too slow to act" and "too slow to act" in the days after the Sept. 11 attacks.

In testimony before the panel, the Sept. 11 commission said that, after the Sept. 11 attacks, the federal aviation administration was too slow to act in the days after the Sept. 11 attacks.

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A plane shown about to crash into one of the twin towers of the World Trade Center in New York City on the other tower hours after a terrorist attack on Sept. 11, 2001.

hijacked planes—leading to Washington—had already crashed to the ground.

A half hour later, Cheney wrote, shortly after the Sept. 11 attacks, the federal aviation administration was too slow to act in the days after the Sept. 11 attacks.

The Sept. 11 commission said that, after the Sept. 11 attacks, the federal aviation administration was too slow to act in the days after the Sept. 11 attacks.

panel praised the actions of government personnel who made quick decisions to make sure the planes did not crash into the towers.

The commission also said that, after the Sept. 11 attacks, the federal aviation administration was too slow to act in the days after the Sept. 11 attacks.

Bush insists on al-Qaida, Iraq links

WASHINGTON—President George W. Bush, on the defense over the Iraq war, insisted on Thursday that Saddam Hussein had a "significant relationship" with al-Qaida, a day after the September 11 commission reported no evidence of collaboration between the two.

Responding to the latest challenge to his policy to Iraq, Bush insisted that there were "intense contacts" between Saddam and al-Qaida, even after the Sept. 11 attacks.

"The reason I keep insisting that there was a relationship between Iraq and al-Qaida is because there was a relationship between Iraq and al-Qaida," the president's spokesman said.

But he denied accusations by critics that his administration was too slow to act in the days after the Sept. 11 attacks.

"This administration never said that the 9/11 attacks were a result of a relationship between Iraq and al-Qaida," Bush said.

The Sept. 11 commission report said that the 9/11 attacks were a result of a relationship between Iraq and al-Qaida.

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CIA hire charged in Afghan prisoner abuse

WASHINGTON—A CIA contractor was charged on Thursday with hiring a cleric who died in a US prison camp in Afghanistan, the charges against a civilian in the camp, which was run by US forces.

David Parnis, 36, a former foreign policy analyst who worked as a contractor for the CIA, was charged in a federal court in New York with hiring a cleric who died in a US prison camp in Afghanistan.

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Ahmadullah Masoud, head of the Northern Alliance, is charged with hiring a cleric who died in a US prison camp in Afghanistan.

"These who are responsible for the abuse must be investigated and punished, and of course, I found guilty," he said.

Parnis was charged in a federal court in New York with hiring a cleric who died in a US prison camp in Afghanistan.

Jury finds Belgium's 'most hated' guilty

BRUSSELS—Belgium's Supreme Court on Thursday found guilty a man charged with hiring a cleric who died in a US prison camp in Afghanistan.

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Tough action vowed after car bomb attacks kill 41 in Iraq

BAGHDAD—Iraq's defense minister promised a "zero-tolerance" search for suspects who plotted a suicide car bombing and a coordinated attack on Baghdad that killed at least 70 Iraqi troops and 41 U.S. soldiers and wounded another 141.

Another car bombing on Thursday left another 60 people dead and four wounded in a town north of Baghdad.

Defense Minister Hussen al-Musawi promised "zero-tolerance" against those behind the attacks.

"We will run off the heads of those people, we will cut their throats if it is necessary to do so," he told reporters. "The first people who want to join the anti-Iraqi fight, we will protect them and we will find them a safe location so they can return their applications."

Asked if the new government would impose martial law if necessary to continue to decrease terrorism, Interior Minister Fakhri Fattah al-Najafi said: "If we

wanted to do it, yes, we'll do it, we won't hesitate. This is the security of our country...the security and the life of our people."

It remains to be known just how far would he go to the prime minister, al-Maliki said.

The explosion near the command center in Baghdad's central district, killed and wounded a large number of U.S. troops.

A white sport-utility vehicle packed with soldiers and civilians exploded near a gate of a sprawling Iraqi security compound. The blast was close to the Maliki's apartment on the western side of the Tigris River. The attack was the deadliest single blast since a car bombing in Baghdad's central district killed 14 U.S. troops.

Most of the victims were poor Iraqis employed in the compound's jobs in the Iraqis' security forces. A lack of alternatives in a country with some 40 percent unemployment. They took their chance at the residence center area after the military bombing there killed 40 people.

"I have been working for three weeks and they decided to increase me today," Abdul Wahid Shaban, 32, said as he lay in a hospital bed coughing up blood.

"I heard a big explosion, I lost sight of everything and then I found myself in the hospital."

Shaban said he had been out of work since the American air-bombing of the Iraqi security compound.

He was obliged to work as a porter in a nearby building, he said. U.S. Col. Mike Sharkey said 170 soldiers inside the sealed compound also escaped injury but many of the victims had just gotten off a bus at about 4 a.m.

"We were standing waiting for

our men to get up," Saidi said but he had been in the hospital bed for a while. He heard a big explosion, and most of those standing left on the ground, he told us.

The other car bomb exploded Thursday afternoon in a village near Baghdad, 40 km north of Baghdad, killed six Iraqi Civil Defense Corps members and wounded four others, the U.S. military said.

The defense corps is the main ground security force, mostly U.S. administration in Baghdad.

The bombing came a day after a rocket slammed into a U.S. legation in Baghdad, killing three U.S. soldiers and wounding 20 others, leaving more than 100 injured.

AP

Leaders reach impasse over EU top job

BRUSSELS—European leaders met here on Friday but they could not reach an agreement on who should lead the newly expanded European Union's executive commission.

Leaders of the 25 European member states met in Brussels on Friday to discuss the EU's future. The meeting was the first since the EU's enlargement in 2004.

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Ecological jewels found in Malacca Straits

KUALA LUMPUR—Malaysian scientists said today they had discovered ecological treasures on remote islands in the busy port of Malacca Strait, one of the world's busiest shipping lanes and a focus of terrorism fears.

They urged the government to protect the rich ecosystem, found on three uninhabited islands that have remained untouched for the last 50 years, warning that they could be threatened by human activity like fishing.

The findings were made by a group of 32 researchers from the University of Malacca, who last week undertook a seven-day survey of the region's ecology.

One of the islands, Pulau Perak, which houses a small settlement of about 100 people, is located in the northern part of the strait, separating the Malay Peninsula from Sumatra.

"These people live, but the Malacca Straits are heavily polluted," he says. "We found that there are still islands which are not polluted."

"Due to the isolated location of the islands in the strait, they are in a pristine condition, with no human presence," he said.

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Peso closes at new low of 56.43 to \$1 ...

Page B1-1

"Until a new position is proclaimed, the market will remain frozen," said the source.

"I think it is a sign for the public that the political process does not, the market will immediately freeze. In fact, of the past," he said.

No-pro' scenario

In the scenario of the president and vice presidential races in Congress (and even in the local and state elections), the market will remain frozen, the source said.

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Lowest since March

The peso has slipped to a low of 56.43 to the dollar, its lowest level since March, as political uncertainties added to the selling pressure from the weakening of regional currencies.

The peso has been falling since the start of the year, as the market reacts to the uncertainty of the presidential and vice presidential races.

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No free-fall

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The peso has been falling since the start of the year, as the market reacts to the uncertainty of the presidential and vice presidential races.

"I think it is a sign for the public that the political process does not, the market will immediately freeze. In fact, of the past," he said.

THE DAILY GOSPEL

International Ministry

For Details: July 13-14, 2004

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SUPREME COURT DOCTRINES

Under the Constitution, the Supreme Court is the final authority on all questions of law. It has the power to review the decisions of the lower courts and to declare laws unconstitutional. This power is known as judicial review.

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GRAND OPEN HOUSE

JUNE 27, 04 • 5PM - 9PM

Grand Opening House, June 27, 04 • 5PM - 9PM

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Viva-FEU shoots for title today

IT's all set for Viva Mineral Waters-FEU. Around this time last year, the Miners were also crowned as the champion of the first Unity Cup title with a 2-1 final before losing the first two games of the championship playoffs to eventual champion DePaul.

Now with another chance to clinch the crown, Viva coach Roy Bana has vowed to pull all stops, win today's Game 4 against Viva-FEU and put the final Unity Cup away at the Viva Sports Center.

"Everyone is the best teacher and we have learned a lot from that defeat last year," said Bana.

"Nobody's going to be our position, we will have our Unity in 2004, that is in our Game 4," said Bana. "But we are prepared for what will happen."

He recognizes the big possibility of a Viva-Mineral Waters-FEU. The Viva-FEU team, though, is confident to win Game 1 and defend the Unity Cup.

"The results of the game did us in," said Bana. "We confidence that we can win because we have a lot of experience and they are not in good condition."

But Viva coach Roy Bana says:

They have a lot of experience, that's why they are not in Game 1. Viva-FEU coach Roy Bana says they are not in Game 1. Viva-FEU coach Roy Bana says they are not in Game 1.

2004-2005 Unity Cup Schedule
 Game 1: Viva-FEU vs. DePaul
 Game 2: Viva-FEU vs. DePaul
 Game 3: Viva-FEU vs. DePaul

Further and further, Viva-FEU coach Roy Bana says:

On the other hand, the Viva-FEU coach Roy Bana says they are not in Game 1. Viva-FEU coach Roy Bana says they are not in Game 1.

But Viva coach Roy Bana says they are not in Game 1. Viva-FEU coach Roy Bana says they are not in Game 1.

UEFA 2004 game schedules on Dream

June 20, 12:00 a.m.
Latvia vs. Germany
 June 20, 2:45 a.m.
Netherlands vs. Czech Republic

WATCH THE DREAM LIVE ON DREAM (JUNE 19)
 AND GO TO THE DREAM LIVE

For details, call 02-111-1111-1111, or visit www.dream.com.ph

WHAT'S INSIDE

RP chessers collide with super GMs

It's the first time that the Philippines has ever hosted a chess tournament where the top 100 players in the world will compete against the top 100 players in the Philippines.

The 20-year-old Filipino (ELO 2525), who captured three gold medals in the National Chess Championships, is the first Filipino to win the title. He is the first Filipino to win the title.

Galleo, who captured three gold medals in the National Chess Championships, is the first Filipino to win the title. He is the first Filipino to win the title.

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Running on empty?

Get more mileage by spending less. Turn the page.

Zambales judge falls in entrapment

IRA, Zambales—A municipal trial court judge in this town was arrested by agents of the National Bureau of Investigation after he allegedly asked P15,000 from three people involved in a land dispute pending in his trial.

Agents and Judge Gerardo Alano were caught while waiting in the motel lobby from where Alano, one of the complainants, was fleeing.

E. Visayas bishop joins critics of slow canvass

By Joey A. Galante
PH/Alapara Bureau

MANILA, June 16—The most influential prebiter in Eastern Visayas rebuked legislators in the 14th annual house of Congress for asking him what he said were irrelevant questions on the canvass process.

Cardinal Pedro Daro of the Nipon Archdiocese also urged the people to pray while the nation would wait for the results of the canvass.

He said that the delay in the canvass process is a "sin" and that the people should pray for the speedy resolution of the canvass.

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court of Zambales on the second day of the trial, after he was found guilty of illegal structure on his land and Alano was asked to return a sum of P15,000 to the court's order.

Recall
The Alano said Alano recalled the sum of P15,000 and paid it to him.

Alano, after withdrawing the sum of P15,000, was found guilty of illegal structure on his land and Alano was asked to return a sum of P15,000 to the court's order.

They said the judge had said that if they could prove the sum of P15,000, he would send the sum of P15,000 and the sum of P15,000.

Entrapment
The complainants then sought the help of their lawyer, Gerry Montano, and the latter asked them to go to the help of the Nipon Archdiocese.

When the judge was arrested on 1-10 pm, on Thursday, Alano said he did not touch the money.

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SYNOPSIS for the slain judge on a street

Slain judge's kin cry for justice

By Phil Magallon
PH/Manila Bureau

MANILA CITY—The family of slain Judge Voltaire B. Daro is demanding justice for the murder of the judge.

It was his second son who was killed on June 15 in a shooting incident in the city.

He said that the judge was a good man and that he was a good man.

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Only two weeks after the witness who testified the judge was killed, he said.

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Free school for mining dependents nearing end

IRRA, Baguio—A demanding project to free school for mining dependents is nearing its end.

The project, which was started by the IRRA, is now in its final stages.

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Men barriers to family planning, study says

By Maria Rivera
PH/Manila Bureau

MANILA, June 16—A study by the National Commission on Family Planning (NCFP) shows that men are barriers to family planning.

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Aussie firm eyes more wind, hydro power ventures in RP

By Nigel L. Ho

AGT/ST2205 New Pacific Hydro Ltd., the parent of the Abbot group, is its sustainable growth strategy, which is undertaking some wind and hydro power projects in the country, particularly in places with the most demand.

Christian Eubank, managing director of Pacific Hydro, Abbot's joint venture with Pinar Hydro Corp., said these were more projects that the wind and more progress in Mindanao and in the Philippines in the future.

The said Mindanao project is a 100-mw power generation plant as it is now being carried out in the Philippines. The plant is also a good place to put up a new plant as it could cost up to the same amount as Mindanao if nothing would be done now.

"Lanes will shortly be in the same position, as these projects are a long lead time to develop. And when you start early, lanes can be a problem for the country," he said.

There have been a number of other projects that have been started in the country.

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HIGHER LOAN PORTFOLIO

Banks' bad loans down 2%

By Doris C. Chua

THE bad loans to total loan ratio of the country's commercial banks improved to 13.56 percent in April from 13.8 percent in March, the Bangko Sentral ng Pilipinas reported recently.

The non-performing loan ratio in April likewise moved 1.04 percentage points below that of the industry's 15.51 percent ratio in the same month last year.

BSP officials in charge of the banks said there was a 2 percent reduction in the sector's non-performing loans, which now accounts for 1.4 percent of the total loan portfolio, from 1.6 percent last year.

"There is an improvement in both the numerator and the denominator,"

he said.

The decline in NPLs was on account of the 39.54 billion continued reduction recorded by all banks, which more than offset the P1.25 billion increase in the continued NPLs of 16 banks. Eight banks reported no change in their bad loan levels.

The sector's NPLs amounted to P242.04 billion, as against the total loan portfolio of P1.79 trillion. The total of non-performing loans, the total loan portfolio amounted to P1.47 billion.

The ratio of bad and other provisions remained and required to grow as well remained at 5.75 percent as of mid-April, owing to a parallel month-on-month growth of deposits and loan assets.

Non-performing loans as a ratio of total loan portfolio fell by 0.01 percentage point to 7.41 percent from 7.48 percent last month.

The non-performing assets ratio likewise improved by 12.30 percent or by 0.17 percentage point from 12.50 percent last month and by 1.20 percentage points from 13.72 percent a year ago.

The sector's NPL average ratio as of mid-April stood at 13.14 percent, a bit higher than the 12.84 percent in March.

The BSP expects the sector's NPL ratio to improve significantly later this year as banks continue to improve their assets to meet the deadline in most of the parts affected by the Special Purpose Loan Vehicle law.

Megaworld sets aside P20B for projects

By Elizabeth L. Sanchez

GENE STAFFERS group Megaworld Corp. is something about P20 billion for the next five to six years to complete major property projects.

Following its successful listing in the stock market, Megaworld said and president Antonio Tan said recently the company would spend substantially more of funds to complete its projects.

The company is planning to complete a number of high-rise residential developments in the Philippines. The company is planning to complete a number of high-rise residential developments in the Philippines. The company is planning to complete a number of high-rise residential developments in the Philippines.

Megaworld also launched last week its Central Park in the Philippines. A 30-story residential development which will be built on top of a four-level mall.

The said that in the past six months, there has been a rise in the value of residential developments

in Metro Manila and of commercial properties in the Manila and Cebu central business districts.

"Some analysts forecast a 12 percent increase in real estate values in the next 12 months. Given these strong growth prospects, we expect Megaworld's stock price to improve by 30 percent in 2004," he said.

Megaworld reported a net profit of P174.21 million in 2003, a 33 percent increase from P131.04 million in 2002.

This year, profits are expected to be boosted by the sale of projects in the Philippines. The company is planning to complete a number of high-rise residential developments in the Philippines. The company is planning to complete a number of high-rise residential developments in the Philippines.

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Lefthanded salute to a great comedian

By Amanda McQuarrie
"Left Hugs: A Tribute"
By Raymond Obasi
Pleasanton/Quincy, 2004
\$12.95

It's the funniest in memoriam of celebrities that stars as *Left Hugs* around what will still have been during their lifetime as after their death, presumably to be in posthumous obituary columns.

In *Left Hugs*, the dark and last enduring role of famous person obituary writer Raymond Obasi, we learned that President Kennedy was a lefthander, and his family had dealings with the Mob, that Ray Charles and Jane Fonda had their children. They think history is important of a lefthanded writer.



HOPE: Spectacular writer.

The last chapter of *Left Hugs* was published a few months after the death of Obasi from prostate cancer (including one on a lefthanded writer).

Obasi's writing, sometimes with a lefthanded touch, is a mix of humor and tragedy. He was a lefthanded writer, and his family had dealings with the Mob, that Ray Charles and Jane Fonda had their children. They think history is important of a lefthanded writer.

Obasi, William Hope, who was something of a model, and his family had dealings with the Mob, that Ray Charles and Jane Fonda had their children. They think history is important of a lefthanded writer.

Left was one of many children. His parents were poor, and their later inspired to Cleveland, Ohio, where Lefty grew up as a poor man who would find people in school history and of them. He "loved" people from high school and spent only a few weeks in college.

Hope's last was Charles Chaplin, whom he admired. He found, as an early age that he had a gift for making people laugh, and was determined to be a comedian.

In *Left Hugs*, Obasi's writing is a mix of humor and tragedy. He was a lefthanded writer, and his family had dealings with the Mob, that Ray Charles and Jane Fonda had their children. They think history is important of a lefthanded writer.

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SANDIE: Giselle Iturriz.

Giselle plays herself in inspiring TV bio

By Nancy U. Tere

GISELLE Iturriz is one of our most popular comedienne, and has a fascinating journey that is the story of some of her experiences.

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Canon Digital perfection comes with DiGiC and 5 megapixels.



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PowerShot S50

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Dolphy, Gloria Romero lead star-studded Urban

From April

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Todo ang saya kapag kasama ang barkada!



New and established stars play challenging roles

By Healer U. Tene

NEW film leads are introduced in the summer season. "King Arthur" (Drew Owen as Arthur, and David Ritchie as Guinevere).

Owen, a Richard Gere look-alike, infuses the production with a dramatic combination of virility and nobility. He plays a valiant leader who not only wields a sword but also wields a pen and a quill.

Ritchie has studied the movie's script to go beyond the legend of King Arthur, to the facts surrounding his story. "Then, we learn that Arthur's father is Roman and his mother is British. He holds Rome and what it stands for very dear but Rome is changing."

Place of the people

As the Roman empire begins to crumble and falls out of Britain, he becomes a British ally, and eventually becomes a man of the people.

Ritchie plays a Guinevere who is desperately torn between her country, Arthur, and the leader he would become.

In the Greek Ages, many women of political importance fought an equal standing with men, and Guinevere has a role to play in it.

She leads the lives of her people at Roman hands, as she makes an uneasy alliance with her traditional enemy—the British. Guinevere, she says, she was there in a good man, but, should they stay, fight and perhaps die for a country that has betrayed them?

Ritchie has played important roles in "Queen of the Damned"



DAVID RITCHIE plays Guinevere in "King Arthur."

In "The Beguines," Julianne Moore portrays a grieving mother struggling to cope with the loss of her young son. She is married when her husband tells her that she has created eight years of memories of a son she never had.

She has fallen over the edge and gone mad? Hope springs when she meets another person with a similar experience, in

Moore's character embarks on a mission to prove her son's existence, and her sanity.

Finally, "Corporate Conspiracy" stars Halle Berry, Benjamin Bratt and Thandie Newton.

Corporate conspiracy

In the film, Berry plays a powerful city woman who lives behind the middle of a corporate conspiracy in a majestic

man of law, she is transformed into a woman with the strength, speed, agility and also some sense of a cat.

In "Catskills," she demonstrates the thin line between good and evil, and goes out to catch a few more. For now, she gives us the wrong side of Guinevere's character, a beautiful but ruthless character, a beautiful but ruthless character, too—a dangerous play-off.



JULIANNE MOORE plays a grieving mother in "The Beguines."



HALLE BERRY plays Guinevere in "King Arthur."

and "Good to Be Bad," but she regards Guinevere as her most challenging role to date.

For his part, Johnny (Jays) Moore's father and mother in "Catskills," explains mother's character, "Sara Wilson," a woman who lives on a small island.

In the film, Moore's mother is a successful author who is in the midst of a painful and messy divorce. It is a complex and challenging role, being her mother's character.

case of her father's body.

That, a problem, stronger (John) Moore's mother has a daughter, and she is a mother.

Game of cat and mouse

Based on a thrilling game of cat and mouse, Depp's character discovers that he has some one up and coming that he can't imagine. And, in the end, he realizes that Moore's character may have been better than he knew himself.

The first ever LIVE showbiz parlor on-air!



Hag-rain! Hag-rain!
Magpaganila at maki-chika
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Kakaiba ang ganda ng Sabado niyo!



Sakay namin kung madrama ka. 'Di ka nag-lisa.



New album evinces Incubus' willingness to experiment

By Richard Torre

"Once you've got past your fourth or fifth album," says a rather Joe D'Amico II, "you start doing like the 'you're you, you're you' thing. You start playing on the downer's side with an old band on the wheel, the drummer starts at a pretty fast. 'Oh my god,' he says to his other musicians, 'I'm not who I am!'"

Joe D'Amico, Incubus' bassist, has been making his mark on the minds of rock people. Now, after double platinum success and two No. 1s, what comes next is a few more albums, which may come in the form of a band that's been playing for over 15 years.

And yes, Incubus has indeed just put out their 10th album, which is called *Behind the Mask*. It's a pretty good one, and in the liner notes, the band says it's their best yet.

Seagull title

"I, Gave all of the Mask" (their 10th) is the band's most experimental album, and it's a bit different from their usual style. The album features more of a rock sound, but it's also more of a rock sound, and it's a bit different from their usual style. The album features more of a rock sound, but it's also more of a rock sound, and it's a bit different from their usual style.

From the more melodic songs of *Behind the Mask*, the band's most experimental album, it's a bit different from their usual style. The album features more of a rock sound, but it's also more of a rock sound, and it's a bit different from their usual style.

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Rafael Rossell IV breaks out of 'balikbayan' stereotype

By Jocelyn Yell

ADRIAN ROSELL IV gave up his law degree, his 20-year career in the Philippines, and his life in the Philippines to come to the United States.

He chose "Balikbayan" (Back to the Philippines) as the title of his first album, and it's a bit different from their usual style. The album features more of a rock sound, but it's also more of a rock sound, and it's a bit different from their usual style.

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Ensign, lead singer of the band, is seen in a photo of the band.

Ensign, lead singer of the band, is seen in a photo of the band. The band is called "The Mask" and it's a bit different from their usual style. The album features more of a rock sound, but it's also more of a rock sound, and it's a bit different from their usual style.

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Di ka mababato kapag kami ang kasama mo.



SATURDAY *Special*



AUNOR Plays a single
reigned to a life of loneliness.

Nora makes good movie comeback in 'Naglalayag'

By Nicanor G. Tanig

THE MANILA Film Festival later this month has as one of its highlights the big-screen comeback of superstar Nora Aunor. For years now, there has been a noticeable waning in film, but most of them haven't done justice to her well-known roles.

They have either missed her dual "mother" screen persona or put her in an increasingly over-the-top manner that were not all completely "dramatic."

Thus, she has ended in the open-theater of her trademark performances in movies like "Bata," "Mamela," "Nany" and "Inang Young Shilang Olyra."

Challenging material

This is a great pity, because we know that, despite her relative drop in popularity, there still has been some great performances left in her, all she needs is challenging material that's right for her unique combination of gifts.

Why hasn't she been getting such projects? Because some of her film colleagues are still fixated on her past roles, not realizing that viewers have kind of faded—and that, at 50, there shouldn't be expected moviegoers to give her grace simply.

There's good news, however: Nickel Manila director Aurora Reyes' latest film, *Naglalayag*, "Nora is finally given credit that's right for her age, and accordingly makes a good comeback to filmmaking."

Not that it's the great performance we have been waiting for. But it's a commendable and

SENIO-13

NOW SHOWING

Action-hero mettle on full display

By Nicanor G. Tanig

"Walking Tall"

In Steven Seagal's
A, however, "The
Rock" Johnson,
Anthony Quinn-like



THE ROCK's action-hero mantle is on full display in Steven Seagal's dramatic sequel of Clint Eastwood's 1973 movie of the same title, about the invincible heroic exploits of Buford "The Man" Gooden. This time, though, the protagonist, Clint "The Rock" (Seagal) is a former King (and, public, recently retired) from the U.S. Army Special Forces, returns to his rural Washington hometown to find that much of what he has done there has been forgotten.

Source of income

The once-lucrative lumber mill industry is dead; the town's major source of income is now the illegal casino business owned by Virginia (played by former high school rival Sherry Stringfield). And, worse, our hero discovers that the career, pretty girlfriend he left

ACTRESS-13

WHAT'S ON

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No ratings from parents of this movie
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A WORLD TO DISCOVER

